

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Robert J. Polilli, et al.

Serial No. : 10/723,996

Filed : November 26, 2003

Title: METHODS AND SYSTEMS FOR PROVIDING  
JUVENILE LIFE INSURANCE PRODUCT WITH  
PREMIUM WAIVER FEATURES

Group Art Unit : 3626

Examiner : Kristine K. Rapillo

Mail Stop: Amendment  
Commissioner for Patents  
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Alexandria, VA 22313-1450

SUPPLEMENTAL AMENDMENT

Applicants submit the following Supplemental Amendment to the claims in accordance with the discussions had with Examiner Rapillo on May 25, 2010, June 1, 2010 and June 2, 2010, wherein:

**Amendments** begin on page 2 of this paper; and

**Remarks** begin on page 5 of this paper.